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|--|----------------------------------|-------------|---|
| Information to identify the case: | | | |
| Debtor 1 | Jeffrey Martin Feldmiller | | Social Security number or ITIN xxx-xx-1615 |
| | First Name | Middle Name | Last Name |
| Debtor 2 | Sandra Lee Feldmiller | | Social Security number or ITIN xxx-xx-7259 |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: 15-11089-TPA | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeffrey Martin Feldmiller

Sandra Lee Feldmiller

12/23/20

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jeffrey Martin Feldmiller
Sandra Lee Feldmiller
Debtor(s)

Case No. 15-11089-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: dpas

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Date Rcvd: Dec 23, 2020

Form ID: 3180W

Total Noticed: 33

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++++ | Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses. |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 25, 2020:

| Recip ID | Recipient Name and Address |
|----------|---|
| db/jdb | + Jeffrey Martin Feldmiller, Sandra Lee Feldmiller, 11755 Carter Road, Albion, PA 16401-9525 |
| cr | + Ditech Financial LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883 |
| cr | NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, P.O. Box 10826, Greenville, SC 29603-0826 |
| cr | + New Residential Mortgage LLC, RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461 |
| cr | + NewRez LLC d/b/a Shellpoint Mortgage Servicing, PO Box 9013, Addison, TX 75001-9013 |
| 14135194 | + AES, 1200 N. Seventh Street, Harrisburg, PA 17102-1419 |
| 14135193 | + AES, P.O. Box 61047, Harrisburg, PA 17106-1047 |
| 14135192 | Acutec, 16981 State Highway 198, Saegertown, PA 16433 |
| 14192521 | DITECH FINANCIAL LLC, P.O. BOX 6154, RAPID CITY, SD 57709-6154 |
| 14135196 | Discover Bank, 3313 Mill Meadow Drive, Hilliard, OH 43026 |
| 14135198 | + Green Tree Servicing LLC, P.O. Box 15008, Tempe, AZ 85284-0108 |
| 14120731 | + Green Tree Servicing, LLC, c/of ditech Customer Service, P.O. Box 6172, Rapid City, SD 57709-6172 |
| 14135200 | GreenTree Servicing LLC, 345 St. Peter Street, 1100 Landmark Towers, St. Paul, MN 55102 |
| 14120732 | + GreenTree Servicing LLC, c/of Ditech Financial LLC, P.O. Box 6176, Rapid City, SD 57709-6176 |
| 14120734 | + GreenTree Servicing LLC, c/of Ditech Financial LLC, 1501 N. Plano Road, Suite 100, Richardson, TX 75081-2493 |
| 14120733 | + GreenTree Servicing LLC, c/of ditech Payment Processing, P.O. Box 660934, Dallas, TX 75266-0934 |
| 14135201 | ++++ INTEGRA MORTGAGE COMPANY, 100 S COMMONS STE 116, PITTSBURGH PA 15212-5359 address filed with court:, Integra Mortgage Company, 116 Allegheny Center Mall, Pittsburgh, PA 15212 |
| 14120736 | + KML Law Group PC, Suite 5000, BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1541 |
| 14135202 | + Mortgage One Service Corp., 3520 West 26th Street, Suite 1, Erie, PA 16506-2050 |
| 14135203 | + Nations Bank Mortgage Corp., 1201 Main Street, Dallas, TX 75202-5947 |
| 15182444 | New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826 |
| 14149275 | + PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147 |
| 14135204 | + William T. Molczan, Esquire, Weltman, Weinberg & Reis Co., 436 7th Avenue, Suite 2500, Pittsburgh, PA 15219-1842 |

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| smg | EDI: PENNDEPTREV | Dec 24 2020 05:43:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Dec 24 2020 03:49:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | Dec 24 2020 05:43:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | | |

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|----------|------------------------------------|----------------------|---|
| | | Dec 24 2020 03:49:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| 14135195 | + EDI: BANKAMER.COM | | |
| | | Dec 24 2020 05:43:00 | Bank of America, 1800 Tappo Canyon Road, Simi Valley, CA 93063-6712 |
| 14126533 | Email/Text: bankruptcy@cavps.com | | |
| | | Dec 24 2020 03:49:00 | Cavalry Investments, LLC, P.O. Box 27288, Tempe, AZ 85282 |
| 14126534 | + Email/Text: bankruptcy@cavps.com | | |
| | | Dec 24 2020 03:49:00 | Cavalry Investments, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321 |
| 14348973 | EDI: ECMC.COM | | |
| | | Dec 24 2020 05:43:00 | ECMC, PO Box 16408, St. Paul, MN 55116-0408 |
| 14120735 | + EDI: RMSC.COM | | |
| | | Dec 24 2020 05:43:00 | GreenTree Servicing LLC, c/of Ditech Financial LLC, 7360 South Kyrene Road T316, Tempe, AZ 85283-4638 |
| 14135199 | + EDI: RMSC.COM | | |
| | | Dec 24 2020 05:43:00 | GreenTree Servicing LLC, 7360 South Kyrene Road, Tempe, AZ 85283-4583 |
| 14135197 | Email/Text: BKMail@tiaabank.com | | |
| | | Dec 24 2020 03:47:00 | EverBank, 301 West Bay Street, Jacksonville, FL 32202 |
| 14197668 | EDI: ECMC.COM | | |
| | | Dec 24 2020 05:43:00 | U.S. Department of Education, PO Box 16448, St. Paul, MN 55116-0448 |

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | Ditech Financial LLC |
| cr | | Ditech Financial LLC et. al. |
| ccrm | * | ECMC, P.O. Box 16408, St. Paul, MN 55116-0408 |
| 14157624 | ##+ | Porania LLC, P. O. Box 11405, Memphis TN 38111-0405 |

TOTAL: 2 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 25, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2020 at the address(es) listed below:

| Name | Email Address |
|-------------------------|---|
| Brian Nicholas | on behalf of Creditor Ditech Financial LLC bnicholas@kmlawgroup.com |
| Charles Griffin Wohlrab | |

District/off: 0315-1

User: dpas

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on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING cwohlab@rascrane.com

James A. Prostko

on behalf of Creditor Ditech Financial LLC et. al. pawb@fedphe.com

James A. Prostko

on behalf of Creditor Ditech Financial LLC pawb@fedphe.com

Jeffrey S. Dunn

jefdun@gmail.com

Joseph A. Dessoye

on behalf of Creditor Ditech Financial LLC et. al. pawb@fedphe.com

Joshua I. Goldman

on behalf of Creditor Ditech Financial LLC jgoldman@kmlawgroup.com
kevin.shatley@padgettlawgroup.com;angelica.reyes@padgettlawgroup.com

Keri P. Ebeck

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Michael S. Janin

on behalf of Debtor Jeffrey Martin Feldmiller mjanjanin@quinnfirm.com
mboni@quinnfirm.com;mmbquinnbankruptcy@gmail.com;mtrayer@quinnfirm.com;gbeeko@quinnfirm.com;knottingham@quinnfirm.com

Michael S. Janin

on behalf of Joint Debtor Sandra Lee Feldmiller mjanjanin@quinnfirm.com
mboni@quinnfirm.com;mmbquinnbankruptcy@gmail.com;mtrayer@quinnfirm.com;gbeeko@quinnfirm.com;knottingham@quinnfirm.com

Office of the United States Trustee

ustregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 12